UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/726,023	12/02/2003	Ken Tanzillo	384.7854USU	2672

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NGUYEN, NGA B

ART UNIT	PAPER NUMBER
3628	

DATE MAILED: 04/26/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

PTO-90C (Rev. 10/03)

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _3_ MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on _21 February 2006_.

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) _1-24_ is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) _1-24_ is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All   b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date _____.

4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .

5) ☐ Notice of Informal Patent Application (PTO-152)

6) ☐ Other: _____ .

DETAILED ACTION

1.   A request for continued examination under 37 CFR 1.114, including the fee set

forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this

application is eligible for continued examination under 37 CFR 1.114, and the fee set

forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action

has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on

February 21, 2006 has been entered.

2.   Claims 1-24 are pending in this application.

Response to Arguments/Amendment

3.   Applicant's arguments with respect to claims 1-24 have been considered but are

moot in view of new ground of rejection.

Claim Rejections - 35 USC § 102

4.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that

form the basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –
>
> (b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

5.   Claims 1-7, 11, 13-21, and 23 are rejected under 35 U.S.C. 102(b) as being

anticipated by Lent et al (hereinafter Lent), U.S. Patent No. 6,405,181.

Regarding to claim 1, Lent discloses a system for assessing risk, comprising:

a user interface to receive requests and customer account information to be

stored in a portfolio in a first database (column 3, lines 53-58, an application engine 104

creates an application by prompting an applicant for data and storing the entered data;

column 4, lines 55-67, an application data structure 202 stores the data contained in an

application and keeps track of the status of the application);

a risk assessment manger that provides application functions, services and

portfolio analysis based on said requests (column 17, lines 12-21, a web server 1406

and a business logic server 1408 implements the various approval checking processes);

a data integration component that provides access to at least a second database

(column 5, lines 15-20, the application data structure includes a set of credit report

objects 214 associated with each credit report, at least two credit reports from two of

threw credit bureaus are ordered); and

a corporate linkage component that provides information to said risk assessment

manager for user by said risk assessment manager in determining a total risk exposure

based on said portfolio (column 2, lines 9-11; column 4, lines 18-25; column 5, lines 38-

42 and column 8, lines 57-65, an Underwriter engine 214 automatically approves an

application based on the information obtained from credit bureaus).

Regarding to claim 2, Lent further discloses wherein said risk assessment

manager comprises: a scoring component that provides a risk score based on said

portfolio (column 5, liens 38-43, FICO score received from credit bureaus).

Regarding to claim 3, Lent further discloses wherein said risk assessment

manager comprises: a transfer component to import and export data to and from said

first database (column 17, lines 12-17, the web server 1406 is connected to the Internet

and communicates with the applicant host system to request and receive applicant information and to notify the applicant of the results of the approval process).

Regarding to claim 4, Lent further discloses where said data integration component enhances said customer account information, provides entity matching for said customer account information, and/or provides data products (column 4, lines 1-17, the parsing engine 106 parses the data into an exact format that may be used to directly access credit bureau data).

Regarding to claim 5, Lent discloses a computer system for assessing risk, comprising:

a portfolio analysis component that analyzes a portfolio of customer accounts and provides a data product containing a financial profile based on said portfolio (column 17, lines 12-21, a web server 1406 and a business logic server 1408 implements the various approval checking processes); and

a common decisioning component that automatically provides a credit decision based on said portfolio and user-defined rules and/or polices (column 2, lines 9-11; column 4, lines 18-25; column 5, lines 38-42 and column 8, lines 57-65, an Underwriter engine 214 automatically approves an application based on the information obtained from credit bureaus).

Regarding to claim 6, Lent further discloses wherein said common decisioning component comprises: a setup component that receives said user-defined rules and/or policies (column 5, lines 15-37).

Regarding to claim 7, Lent further discloses a configuration console component that provides administrative functions and security; wherein said administrative functions include an import function, an export function; and/or a score calculating function (column 3, lines 54-57, receiving application data from an applicant (import function); column 4, lines 20-23, sending pared data to at least two credit bureaus (export function); column 5, lines 38-43, FICO score).

Regarding to claim 11, Lent discloses a machine-readable medium having instructions stored therein for performing a method of assessing risk, said method comprising:

receiving customer account information (column 3, lines 53-58, an application engine 104 creates an application by prompting an applicant for data and storing the entered data; column 4, lines 55-67, an application data structure 202 stores the data contained in an application and keeps track of the status of the application);

creating a portfolio based on said customer account information by applying at least one step selected from the group consisting of: entity matching, applying unique corporate identifiers, applying corporate linkage information, and applying predictive indicators (column 2, lines 9-11; column 4, lines 18-25; column 5, lines 38-42 and column 8, lines 57-65, an Underwriter engine 214 automatically approves an application based on the information obtained from credit bureaus);

providing a customer based analysis of said portfolio (column 5, lines 25-37);

providing a risk score for at least one customer in said portfolio based on said customer based analysis (column 5, lines 30-33, FICO score); and

providing an account profile for said at least one customer (column 4, lines 55-67,

application data structure 202 includes an application object).

Regarding to claim 13, Lent further discloses providing days sales outstanding

information for said at least one customer in said portfolio (column 5, lines 27-31, e.g. a

90 day attribute that indicates the number of times the applicant has been more than 90

days late in payment of a debt).

Regarding to claim 14, Lent further discloses wherein said account profile

includes a financial statement (column 5, lines 15-20, application data structure 202

includes a set of credit report objects).

Regarding to claim 15, Lent discloses a computer-implemented method of

assessing risk, which comprises:

enhancing data in a portfolio of customer accounts by a quality assurance

process (column 3, lines 53-58, an application engine 104 creates an application by

prompting an applicant for data and storing the entered data; column 4, lines 55-67, an

application data structure 202 stores the data contained in an application and keeps

track of the status of the application);

receiving and enforcing at least one user-defined rules and/or user-defined policy

(column 5, lines 15-23, the Underwriter requires at lest two credit reports from two of

three credit bureaus);

providing automated credit decisioning for at least one customer based on

said at least one user-defined rule and/or said at least one user-defined policy (column

2, lines 9-11; column 4, lines 18-25; column 5, lines 38-42 and column 8, lines 57-65, an

Underwriter engine 214 automatically approves an application based on the information

obtained from credit bureaus);

providing days sales outstanding for said at least one customer in said

portfolio (column 5, lines 27-31, e.g. a 90 day attribute that indicates the number of

times the applicant has been more than 90 days late in payment of a debt); and

providing risk information for said at least one customer in said portfolio (column

5, lines 25-37, each credit report object includes a plurality of attitudes).

Regarding to claim 16, Lent further discloses segmenting said portfolio by a

selected variable to uncover risks and opportunities in said portfolio (column 5, lines 25-

37, each credit report object includes a plurality of attitudes).

Regarding to claim 17, Lent further discloses wherein said risk information

includes a total risk exposure within a corporate entity associated with said at least one

customer (column 5, lines 25-37, each credit report object includes a plurality of

attitudes).

Regarding to claim 18, Lent further discloses wherein said quality assurance

process includes at least one step selected from the group consisting of: entity

matching, applying unique corporate identifiers, applying corporate linkage information,

and/or applying predictive indicators (column 2, lines 9-11; column 4, lines 18-25;

column 5, lines 38-42 and column 8, lines 57-65, an Underwriter engine 214

automatically approves an application based on the information obtained from credit

bureaus).

Regarding to claims 19-21, Lent further discloses providing a financial profile of

said at least one customer in said portfolio, wherein said financial profile includes how

said at least one customer pays other companies, financial profile includes a financial

statement for said at least one customer (column 5, lines 25-37, each credit report

object includes a plurality of attitudes).

Regarding to claim 23, Lent further discloses wherein said policy is selected from

the group consisting of: a credit limit policy, a score policy, an exception policy, a

collection policy, a selling term policy, and a financial selection policy (column 5, lines

38-43, a score policy).

Claim Rejections - 35 USC § 103

6.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set
> forth in section 102 of this title, if the differences between the subject matter sought to be patented and
> the prior art are such that the subject matter as a whole would have been obvious at the time the
> invention was made to a person having ordinary skill in the art to which said subject matter pertains.
> Patentability shall not be negatived by the manner in which the invention was made.

7.   Claims 8-10 are rejected under 35 U.S.C. 103(a) as being unpatentable over

Lent et al (hereinafter Lent), U.S. Patent No. 6,405,181.

Regarding to claims 8-10, Lent does not disclose a country logic component that

determines a base language and a base currency for said customer in said portfolio; a

database access component that retrieves country specific data from a plurality of

systems, wherein said plurality of systems are selected from the group consisting of:

European Office System, Canada Bilingual Office System, United States Advanced

Office Systems, Nordic, and Asian Pacific Latin America. However, determining a base

language and a base currency for customer and retrieving country specific data from

such a plurality of system above are well known in the art. Therefore, it would have

been obvious to one with ordinary skill in the art at the time the invention was made to

modify Lent's adopt the well known features above for the purpose of providing more

convenient to customer when accessing customer's account information.

8.   Claims 12, 22, and 24 are rejected under 35 U.S.C. 103(a) as being

unpatentable over Lent et al (hereinafter Lent), U.S. Patent No. 6,405,181, in view of

Land et al (hereinafter Land), U.S. Patent No. 6,847,942.

Regarding to claim 22, Lent does not disclose receiving a change in a financial

statement for said at least one customer; and assessing a risk change in said portfolio

based on said change in said financial policy according to said at least one user-defined

rule and at least one user-defined policy. However, Land discloses receiving a change

in a financial statement for said at least one customer; and assessing a risk change in

said portfolio based on said change in said financial policy according to said at least one

user-defined rule and at least one user-defined policy (column 12, lines 44-50).

Therefore, it would have been obvious to one with ordinary skill in the art at the time the

invention was made to modify Lent's adopt the teaching of Land above, for the purpose

of updating customer's risk information, for the purpose of providing more accurate in

making approval decision.

Regarding to claims 12 and 24, Lent does not disclose providing financial data about said portfolio in a selected currency providing a currency conversion feature; providing a local currency for said at least one customer in said portfolio; and assigning a default currency for said at least one customer in said portfolio. However, Land discloses providing financial data about said portfolio in a selected currency (column 9, lines 25-43) and providing a currency conversion feature; providing a local currency for said at least one customer in said portfolio; and assigning a default currency for said at least one customer in said portfolio (column 9, lines 25-43). Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to modify Lent's adopt the teaching of Land above, for the purpose of providing more convenient to the customer when accessing customer's account information.

Conclusion

9.   Claims 1-24 are rejected.

10.   Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen whose telephone number is (571) 272-6796. The examiner can normally be reached on Monday-Thursday from 9:00AM-6:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough can be reached on (571) 272) 6799.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (571) 272-3600.

11.　Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

C/o Technology Center 3600

Washington, DC 20231

Or faxed to:

(703) 872-9306 (for formal communication intended for entry),

or

(571) 273-0325 (for informal or draft communication, please label "PROPOSED" or "DRAFT").

Hand-delivered responses should be brought to Knox building, 501 Dulany Street, Alexandria, VA, First Floor (Receptionist).

NGA NGUYEN
PRIMARY EXAMINER

March 17, 2006